

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
David R. Miklos ) Case No. 22-22306-CMB  
)  
) Chapter 13  
)  
Debtor(s). )  
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:*

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Debtor
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]*

- ☒ Chapter 13 Plan dated November 21, 2022
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]*

- ☒ Debtor(s) Plan payments shall be changed from \$1,180.00 to \$1,520.00 per month, effective September 2024 ; and/or the Plan term shall be changed from months to months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: \_\_\_\_\_

The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

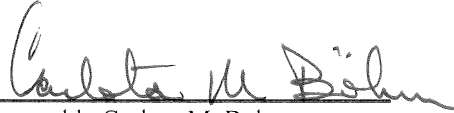
\* Freedom Mortgage Corporation, CL. # 15-1.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 10th day of September, 2024



Honorable Carlota M. Bohm  
United States Bankruptcy Judge

Stipulated by:

Stipulated by:

/s/ Bryan P. Keenan  
Bryan P. Keenan  
Counsel to Debtor

/s/ James Warmbrodt  
James Warmbrodt  
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

FILED  
9/10/24 9:44 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
David R. Miklos  
Debtor

Case No. 22-22306-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 10, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2024:

Recip ID	Recipient Name and Address
db	David R. Miklos, 6 Beckman Street, Cheswick, PA 15024-1012
15548241	Freedom Mortgage, PO Box 50485, Cleveland, IN 46520-0485
15561866	+ Harmar Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 11 2024 01:14:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 11 2024 01:28:48	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 11 2024 01:18:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 11 2024 01:14:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15558787	Email/PDF: bncnotices@becket-lee.com	Sep 11 2024 01:28:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15548234	+ Email/PDF: bncnotices@becket-lee.com	Sep 11 2024 01:18:29	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15548235	^ MEBN	Sep 11 2024 01:11:26	Apothaker & Scian P.C., 520 Fellowship Road, Ste C306, PO Box 5496, Mount Laurel, NJ 08054-5496
15548236	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 11 2024 01:14:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15548237	+ Email/Text: bankruptcy@cavps.com	Sep 11 2024 01:15:00	Cavalry SPV I LLC, 1 American Lane Suite 220, Greenwich, CT 06831-2563
15553172	+ Email/Text: bankruptcy@cavps.com	Sep 11 2024 01:15:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
15561865	+ Email/Text: ebnjts@grblaw.com	Sep 11 2024 01:14:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15548240	+ Email/Text: mrdiscen@discover.com	Sep 11 2024 01:14:00	Discover Bank, c/o Roger c. Hochschild, CEO, 502 E. Market Street, Greenwood, DE 19950-9700
15550288	Email/Text: mrdiscen@discover.com	Sep 11 2024 01:14:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15563266	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 11 2024 01:14:00	Freedom Mortgage Corporation, Attn: Bankruptcy

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Sep 10, 2024

Form ID: pdf900

Total Noticed: 34

			Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
15548238	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 11 2024 01:18:19	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15548239	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 11 2024 01:28:59	Chase Card Services/Amazon, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15557104	+ Email/Text: RASEBN@raslg.com	Sep 11 2024 01:14:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15550359	Email/PDF: resurgentbknofications@resurgent.com	Sep 11 2024 01:17:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15548242	+ Email/Text: Documentfiling@lciinc.com	Sep 11 2024 01:14:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15564830	+ Email/Text: Documentfiling@lciinc.com	Sep 11 2024 01:14:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
15554221	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 11 2024 01:15:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15569210	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 11 2024 01:18:28	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15566355	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 11 2024 01:17:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15548244	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 11 2024 01:28:58	PayPal/Syncb, PO Box 96006, Orlando, FL 32896-0006
15548243	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 11 2024 01:28:59	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
15550583	Email/Text: bnc-quantum@quantum3group.com	Sep 11 2024 01:15:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
15548637	^ MEBN	Sep 11 2024 01:09:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15548245	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 11 2024 01:18:14	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15548246	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 11 2024 01:17:50	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
15548247	Email/Text: bankruptcies@uplift.com	Sep 11 2024 01:14:00	Uplift, Inc., Attn: Bankruptcy, Re: Synch/Scorerewardsdc, 440 N Wolfe Rd, Sunnyvale, CA 94085
15548248	+ Email/Text: pitbk@weltman.com	Sep 11 2024 01:14:00	Weltman, Weinberg & Reis Co. L.P.A, William T. Molczan, Esquire, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	*+	Harmer Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

District/off: 0315-2  
Date Rcvd: Sep 10, 2024

User: auto  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 34

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2024 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Debtor David R. Miklos keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Harmar Township jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8